

# Hurricanes, Floods, Earthquakes, or Tornadoes.

Becoming a victim of a natural disaster may be impossible to avoid. You can, however, avoid being victimized by dishonest contractors often found lurking in their wake.

After a natural disaster, sales people go from door-to-door in damaged neighborhoods, offering clean-up or repair services. While many of these business people are honest and reputable, others are not. Educate yourself against unscrupulous operators and avoid becoming a victim of disaster fraud.



## When Someone Comes to Your Door Offering Their Services, Consult This Checklist Before You Act.

- Get more than one estimate. Don't be pushed into signing a contract right away.
- Get everything in writing. Cost, work to be done, time schedule, guarantees, payment schedule and other expectations should be detailed.
- Demand references and check them out.
- Ask to see the salesperson's driver's license and write down the license number. Also, take down the license plate number.
- Never sign a contract with blanks. Unscrupulous contractors may enter unacceptable terms later.
- Never pay a contractor in full or sign a completion certificate until the work is completed.
- Insurance coverage may be rendered void if intentional misrepresentation by a policyholder is discovered.
- A catastrophe greatly magnifies the opportunity for fraud and abuse. Don't be tempted to conspire in an insurance claim. Insurance fraud is a felony.



# Don't be Victimized Twice

If you believe you have been approached by an unlicensed contractor or adjuster, or have been encouraged to fabricate an insurance claim, contact your insurance company or call the NICB hotline at

**1.800.TEL.NICB.**  
(1.800.835.6422)



## For More Information

You can learn more about disaster fraud schemes and how you can protect yourself at the NICB web site:  
**www.nicb.org.**

Call the NICB's toll-free hotline if you suspect disaster fraud:

**1.800.TEL.NICB.**  
(1.800.835.6422)

Your call is free.

Your call can be anonymous.

You could be eligible for a reward.



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Fraud Solutions **now.**<sup>SM</sup>



# Disaster Fraud

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Victimized  
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